

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ARLENE A. JENKINS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

**DEFAULT O/E JAD**

Bankruptcy No. 12-70122-JAD

Chapter 13

Related To Doc. No. **101**

**ORDER OF COURT**

**AND NOW**, this 21st day of June, **2017**, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1) This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2) The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3) To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4) Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5) Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6) After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED  
6/21/17 8:19 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

  
JEFFERY A. DELLER mas  
CHIEF U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Arlene A. Jenkins  
DebtorCase No. 12-70122-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: dkam  
Form ID: pdf900Page 1 of 3  
Total Noticed: 59

Date Rcvd: Jun 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2017.

db  
13296323 +Arlene A. Jenkins, 118 Dirt Road, Artemas, PA 17211-8084  
+Advantage Credit Counseling Service, River Park Commons, 2403 Sidney Street, Suite 400, Pittsburgh, PA 15203-2181  
13296325 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)  
13493797 Barclay, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
13296327 +CCB Credit Services, P.O. Box 272, Springfield, IL 62705-0272  
13296328 +Chadwicks of Boston, Po Box 182746, Columbus, OH 43218-2746  
13296329 +Chase, 201 North Walnut Street, Wilmington, DE 19801-2920  
13296331 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
13296330 +Chase, Po Box 24696, Columbus, OH 43224-0696  
13296332 +Chase-Bp, Po Box 15298, Wilmington, DE 19850-5298  
13296333 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
13296334 +Citi/Shell, Po Box 6497, Sioux Falls, SD 57117-6497  
13296335 +Client Services, Inc., 3451 Harry S. Truman Boulevard, St. Charles, MO 63301-9816  
13296336 Columbia House DVD Club, P.O. Box 91602, Indianapolis, IN 46291-0616  
13296338 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, 1 Dell Way, Round Rock, TX 78682)  
13327417 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
13296340 +Eddie Bauer, 995 West 122nd Avenue, Westminster, CO 80234-3417  
13296341 +Exxon, Po Box 6497, Sioux Falls, SD 57117-6497  
13296342 +Fingerhut/Metbank, Post Office Box 166, Newark, NJ 07101-0166  
13296344 +Ford Credit, Po Box 542000, Omaha, NE 68154-8000  
13296345 +HFC, Po Box 3425, Buffalo, NY 14240-3425  
13296346 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13296347 +Hsbc Bank, 6602 Convoy Court, San Diego, CA 92111-1009  
13296350 +Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999  
13318841 +Marriott Employees FCU, 1 Marriott Drive, Washington, DC 20058-0001  
13296353 +National Credit Solutions, Po Box 15779, Oklahoma City, OK 73155-5779  
14112726 +Planet Home Lending, LLC., 321 Research Parkway, Suite 303, Meriden, CT 06450-8342  
13302222 SANTANDER CONSUMER USA, P.O. BOX 560284, DALLAS, TX 75356-0284  
13296356 +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244  
13612533 Selene Finance, P.O. Box 71243, Philadelphia, PA 19176-6243  
13296357 +Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364  
13296358 +Shell, Po Box 6497, Sioux Falls, SD 57117-6497  
13296359 +The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
13296361 +United Consumer Financial Services, 865 Bassett Road, Westlake, OH 44145-1194  
13296364 +Washington County Hospital, 251 East Antietam Street, Hagerstown, MD 21740-5724  
13296365 +Wells Fargo National Bank, Po Box 94498, Las Vegas, NV 89193-4498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 22 2017 00:46:32  
PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
cr E-mail/PDF: rmscedi@recoverycorp.com Jun 22 2017 00:24:35  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
13296326 E-mail/Text: bankruptcy@bbandt.com Jun 22 2017 00:28:40 BB&T, Po Box 1847, Wilson, NC 27894  
13296337 +E-mail/Text: ccusa@ccuhome.com Jun 22 2017 00:28:33 Credit Collection, Po Box 873, Morgantown, WV 26507-0873  
13296339 E-mail/Text: mrdiscen@discover.com Jun 22 2017 00:28:34 Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850  
13320217 E-mail/Text: mrdiscen@discover.com Jun 22 2017 00:28:34 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
13425552 E-mail/Text: cashiering-administrationservices@flagstar.com Jun 22 2017 00:29:36 FLAGSTAR BANK, FSB, FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, SUITE 200TROY, MI 48098  
13296343 +E-mail/Text: cashiering-administrationservices@flagstar.com Jun 22 2017 00:29:36 Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639  
13296348 E-mail/PDF: gecsedirecoverycorp.com Jun 22 2017 00:24:33 JCPenney, Po Box 984100, El Paso, TX 79998  
13418974 +E-mail/Text: bncmail@w-legal.com Jun 22 2017 00:29:20 Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
13296349 E-mail/PDF: gecsedirecoverycorp.com Jun 22 2017 00:24:20 Lowes, Po Box 103065, Roswell, GA 30076  
13296351 +Fax: 301-858-1852 Jun 22 2017 00:52:20 Marriott Employees FCU, c/o R.A. Rogers Inc., P.O. Box 3302, Crofton MD 21114-0302  
13296352 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Jun 22 2017 00:29:10 Marriott Employees FCU, 10400 Fernwood Road, Bethesda, MD 20817-1102  
13296354 +E-mail/PDF: gecsedirecoverycorp.com Jun 22 2017 00:24:27 Old Navy, Po Box 981400, El Paso, TX 79998-1400  
13377252 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 22 2017 00:24:23 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541

District/off: 0315-7

User: dkam  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 59

Date Rcvd: Jun 21, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14177591 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 22 2017 00:24:30  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
13296355 +Fax: 301-858-1852 Jun 22 2017 00:52:20 R.A. Rogers, Inc., PO Box 3302,  
Crofton, MD 21114-0302  
13304748 E-mail/PDF: rmscedi@recoverycorp.com Jun 22 2017 00:24:35  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13425230 +E-mail/Text: bnc@bass-associates.com Jun 22 2017 00:28:34  
United Consumer Financial Services, Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
13296362 +E-mail/Text: bkprpt21@maxprofitsys.com Jun 22 2017 00:29:06 Valley Credit Service,  
12907 Oak Hill Avenue, Hagerstown, MD 21742-2926  
13415339 E-mail/Text: WFB.Bankruptcy@cabelas.com Jun 22 2017 00:29:51 WORLD'S FOREMOST BANK,  
CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609  
13296363 +E-mail/PDF: gecsedirecoverycorp.com Jun 22 2017 00:24:20 Wal-Mart, Po Box 981400,  
El Paso, TX 79998-1400  
13296366 +E-mail/Text: WFB.Bankruptcy@cabelas.com Jun 22 2017 00:29:51 Worlds Foremost Bank,  
4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Flagstar Bank, FSB  
cr Planet Home Lending, LLC  
cr Selene Finance, LP  
13296322 Arlene A. Jenkins  
13318812 Arlene A. Jenkins  
cr\* Barclay, 4161 Piedmont Parkway, NC4 105 03 14, GREENSBORO, NC 27410  
cr\* +Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
cr\* +Planet Home Lending, LLC., 321 Research Parkway, Suite 303, Meriden, CT 06450-8342  
13318813\* +Advantage Credit Counseling Service, River Park Commons, 2403 Sidney Street, Suite 400,  
Pittsburgh, PA 15203-2181  
13318815\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)  
13311779\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102)  
13318816\* ++BB AND T, PO BOX 1847, WILSON NC 27894-1847  
(address filed with court: BB&T, Po Box 1847, Wilson, NC 27894)  
13318814\* +Bank of America, Po Box 1598, Norfolk, VA 23501-1598  
13318817\* +CCB Credit Services, P.O. Box 272, Springfield, IL 62705-0272  
13318818\* +Chadwicks of Boston, Po Box 182746, Columbus, OH 43218-2746  
13318820\* +Chase, Po Box 24696, Columbus, OH 43224-0696  
13318821\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
13318819\* +Chase, 201 North Walnut Street, Wilmington, DE 19801-2920  
13318822\* +Chase-Bp, Po Box 15298, Wilmington, DE 19850-5298  
13318823\* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
13318824\* +Citi/Shell, Po Box 6497, Sioux Falls, SD 57117-6497  
13318825\* +Client Services, Inc., 3451 Harry S. Truman Boulevard, St. Charles, MO 63301-9816  
13318826\* +Columbia House DVD Club, P.O. Box 91602, Indianapolis, IN 46291-0616  
13318827\* +Credit Collection, Po Box 873, Morgantown, WV 26507-0873  
13318828\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, 1 Dell Way, Round Rock, TX 78682)  
13357855\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
13318829\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover Financial Services LLC, Po Box 15316,  
Wilmington, DE 19850)  
13318830\* +Eddie Bauer, 995 West 122nd Avenue, Westminster, CO 80234-3417  
13318831\* +Exxon, Po Box 6497, Sioux Falls, SD 57117-6497  
13318832\* +Fingerhut/Metbank, Post Office Box 166, Newark, NJ 07101-0166  
13318833\* +Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639  
13318834\* +Ford Credit, Po Box Box 542000, Omaha, NE 68154-8000  
13318835\* +HFC, Po Box 3425, Buffalo, NY 14240-3425  
13318836\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13318837\* +Hsbc Bank, 6602 Convoy Court, San Diego, CA 92111-1009  
13318838\* JCPenney, Po Box 984100, El Paso, TX 79998  
13318839\* +Lowe's, Po Box 103065, Roswell, GA 30076  
13318840\* +Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999  
13318842\* +Marriott Employees FCU, 10400 Fernwood Road, Bethesda, MD 20817-1102  
13318843\* +National Credit Solutions, Po Box 15779, Oklahoma City, OK 73155-5779  
13318845\* +Old Navy, Po Box 981400, El Paso, TX 79998-1400  
13318846\* +R.A. Rogers, Inc., PO Box 3302, Crofton, MD 21114-0302  
13318847\* +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244  
13318848\* +Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364  
13318849\* +Shell, Po Box 6497, Sioux Falls, SD 57117-6497  
13318850\* +The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497

District/off: 0315-7

User: dkam  
Form ID: pdf900

Page 3 of 3  
Total Noticed: 59

Date Rcvd: Jun 21, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
13318851\* +Trident Asset Management, 5755 Northpoint Parkway, Alpharetta, GA 30022-1136  
13318852\* +United Consumer Financial Services, 865 Bassett Road, Westlake, OH 44145-1194  
13318853\* +Valley Credit Service, 12907 Oak Hill Avenue, Hagerstown, MD 21742-2926  
13318854\* +Wal-Mart, Po Box 981400, El Paso, TX 79998-1400  
13318855\* +Washington County Hospital, 251 East Antietam Street, Hagerstown, MD 21740-5724  
13318856\* +Wells Fargo National Bank, Po Box 94498, Las Vegas, NV 89193-4498  
13318857\* +Worlds Foremost Bank, 4800 NW 1st Street, Suite 300, Lincoln, NE 68521-4463  
13296324 ##+Bank of America, Po Box 1598, Norfolk, VA 23501-1598  
13318844 ##+Nationwide Credit, Inc., 1150 E. University Dr., First Floor, Tempe, AZ 85281-8674  
13296360 ##+Trident Asset Management, 5755 Northpoint Parkway, Alpharetta, GA 30022-1136  
TOTALS: 5, \* 48, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 21, 2017 at the address(es) listed below:

Danielle Boyle-Ebersole on behalf of Creditor Selene Finance, LP debersole@hoflawgroup.com,  
bbleming@hoflawgroup.com  
James Warmbrodt on behalf of Creditor Planet Home Lending, LLC bkgroup@kmlawgroup.com  
John Michael Kolesnik on behalf of Creditor Flagstar Bank, FSB pawb@fedphe.com,  
fedphe@hotmail.com/amber.zinski@phelanhallinan.com  
Joshua I. Goldman on behalf of Creditor Planet Home Lending, LLC bkgroup@kmlawgroup.com  
Lauren Berschler Karl on behalf of Creditor Planet Home Lending, LLC. lkarl@kmlawgroup.com,  
ddott@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Arlene A. Jenkins ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8